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REMARKS

Claims 1-19 remain herein.

Claims 1-19 were rejected under 35 U.S.C. § 103(a) over Smithies et al. U.S. Patent 6,091,835 in view of Talmor et al. U.S. Publication № 2003/0135740. Smithies discloses a system that captures a voice signature by directing "a ceremony whereby the party affirming the document, transaction or event is required to undertake a series of steps in order to successfully complete the affirmation and have the affirmation recorded." *See* Smithies (Abstract). Applicants' claimed invention improves upon certain techniques disclosed by Smithies by more directly linking voice signatures to documents being signed.

Talmor discloses a biometric-based system and method for enabling authentication of electronic messages over a network, using biometric information, such as voice prints, for crypto non-repudiation. However, Talmor fails to disclose or suggest any voice scripts that include a speakable identifier summarizing the contents of a document, as claimed. As applicants presently understand, Talmor merely discloses the use of biometric information for authentication purposes to "replace the permanent private key required by the PKI system." [0078]. Talmor presents signers with voice scripts which include random prompting. [0154]. For example, in Fig. 12, Talmor shows a voice script asking a signer to read a random script, "Thirty Four Eighty Two." This random script is in no way related to information being signed; it is randomly selected for the purpose of capturing a voice print to assist in authenticating a user. Thus, Talmor fails to disclose a voice script that includes a speakable identifier summarizing the

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contents of the document. As the voice script in Talmor is random, it is not related to the document being signed in any manner, much less as now claimed.

Applicants claim an improved voice signature system in which a signature code, or some other speakable identifier summarizing the contents of the signed document is included in a voice script. Instead of merely referring to a document name, applicants' claimed system presents a voice script which includes a summary. On pg. 11, lns. 9-10, applicants provide an example voice script that reads "I, Jane Doe, hereby sign my July 2002 welfare benefit form. The signature code is ABCDE", where ABCDE is tied to the contents of the document (i.e., a summary of the contents of the document). In this example, the signature code (i.e., the speakable identifier) is created by computing a hash (i.e., summary) of the contents of the document, and by making the hash speakable. Thus, the voice script reliably ties the contents of the document with a voice recording in a voice signature. In this manner, a voice recording in a voice signature should garner greater evidentiary weight than the prior voice signature techniques.

There is no disclosure or suggesting in Smithies and/or Talmor which would have suggested applicants' claimed invention to one skilled in this art. Accordingly, applicants request reconsideration and withdrawal of this rejection, and allowance of claims 1-19.

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The application is now in condition for allowance and a notice to that effect is

respectfully requested. The PTO is hereby authorized to charge/credit any fee deficiencies or

overpayments to Deposit Account No. 19-4293 (Order No. 16214.0004). If further amendments

would place this application in even better condition for issue, the Examiner is invited to call

applicant's undersigned attorney at the number listed below.

Respectfully submitted,

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